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ABSTRACT OF THE DISCLOSURE

A method of providing for a money transfer over a network. The method includes the steps of: providing a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a string that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp; affixing the stamp to an e-mail; and allowing the recipient of the e-mail to obtain value for the stamp if the stamp is presented to a predetermined entity (such as a stamp issuer) for the stamp value within the lifespan indicated on the stamp. In some applications, the stamp is a concatenation of a set of fields, the set including: an issue time; a lifespan; a stamp value; and a first-hashed field that is a hash (and in some applications a truncated hash) of a concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer. In some of such applications, for additional security, the set of fields of which the stamp is a concatenation further includes a second-hashed field that is a hash (and in some applications a truncated hash) of the issue time field, the lifespan field, the stamp value field, and the first-hashed field. In some of those applications, for even greater security, the set of fields of which the stamp is a concatenation further includes a digital signature field that is a digitally signed encryption of the issue time field, the first-hashed field and the second-hashed field, and the encryption is performed using a private key of the stamp issuer.